

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Anthoney Mayoros, Sr. and
Sandra Mayoros,

Case No.: 18-35206 (MBK)

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____,

Creditor.

A hearing has been scheduled for _____ at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ at _____.

- ☒ Certification of Default filed by MidFirst Bank,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for.

Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows
(explain your answer):

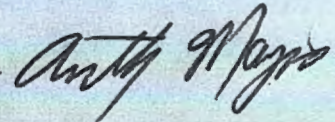
The mortgage company deferred our payments through and including December 2020. We made payments of \$1,180 on December 7, 2020 and January 7, 2021. We are contacting our mortgage company about an additional deferment and/or a plan to catch up delinquent payments.

☐ Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

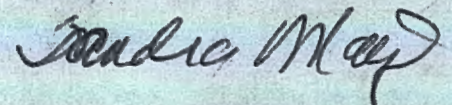
Date: January 18, 2021

/s/Anthoney Mayoros, Sr.
Debtor's Signature



Date: January 18, 2021

/s/Sandra Mayoros
Debtor's Signature



NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.